

Achieving Administrative Wellness Support

Debbie Moewes, HR Director
Mountain West Farm Bureau Mutual Insurance Company

- Company Breakdown

- 100 employees located in Laramie
- 35 employees located throughout Wyoming and Montana
- 90 contracted agents located throughout Wyoming and Montana.

- Health Plan Coverage Details

- Self-funded plan
- Deductible = \$1,000 per person / \$2,000 per family
- Out of Pocket Limit = \$2,000 per person / \$4,000 per family (in network)
- \$300 Wellness benefit per person
- Routine cancer screenings are covered at 100%, no deductible
- Prescription drug card
- Approximately 500 participants on our plan

- Health Premiums

- Single - \$175.00 per month
- Family - \$437.00 per month

- Employees

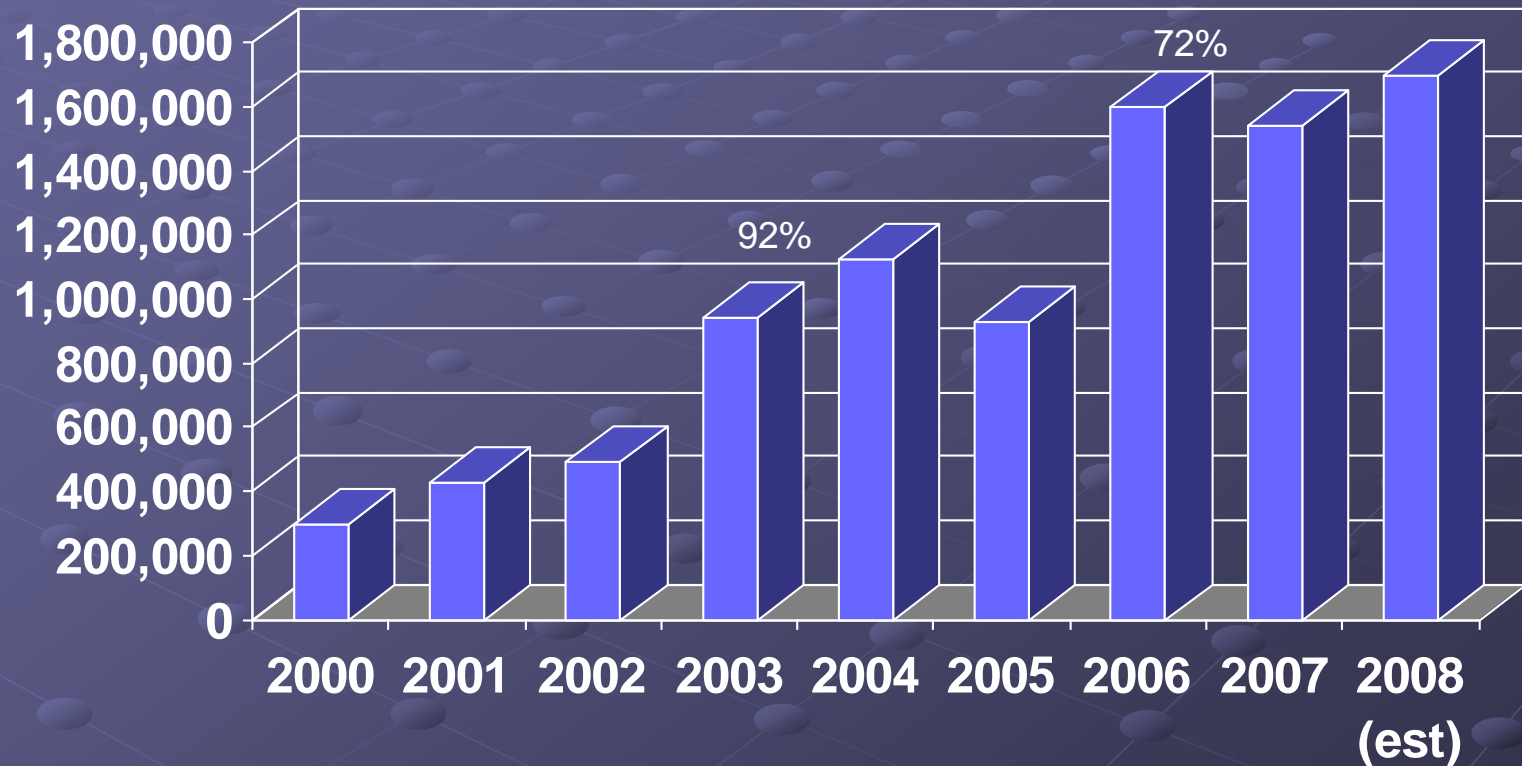
- Single Coverage - Paid 100% by employer
- Family Coverage
 - 0-5 years of service – 50% paid by employee / 50% paid by employer
 - 5-10 years of service – 25% paid by employee / 75% paid by employer
 - 10 + years of service – Paid 100% by employer

- Agents

- Have to meet certain production goals and longevity requirements to receive cost sharing by the company

MWFBMIC Health Care Costs

Increased 296% from 2000 to 2008



- Employers must be proactive instead of reactive.
- Employees must become involved in their health care decisions.
- What we had done in the past to promote fitness:
 - Fitness tips in our monthly newsletter
 - TopHealth posters displayed outside our break room and changed monthly
 - TopHealth electronic newsletters posted on are website so that employees and agents can view it
 - On-site health screenings
 - Purchased pedometers and distributed them to employees and agents

Outline of Proposed Wellness Program

- Promote our \$300 health insurance wellness benefit (only 57 of 125 employees used our health wellness benefit in 2006)
- Promote our company physical program
- Provide more nutritional snacks in our vending machine and start a fruit program
- Fitness breaks
- Nutrition counseling
 - Have a clinical dietician from the hospital come talk to our employees.
 - Have two additional speakers throughout the year.
- Health Screenings
 - Have on-site health screenings yearly so that year-year results can be monitored. On-site health screenings held in 2006 had 90% participation rate.
 - Look at options for off-site health screenings for employees/agents
- Promote Exercise
 - Emailing exercise tips
 - Measure distances of outside walking path and the inside of the building and encourage employees to walk on break
 - Promote on-site fitness room and the 25% cost sharing we offer on health clubs

- Wellness Program was presented to our CEO in 2007.
- Asked for a three to five year commitment for the program.
- Wellness Program was approved by management in 2007 and implemented in 2008.
- Two people have implemented this program.
- In November we will evaluate the Wellness Program and incorporate changes in 2009.
- Plans for 2009
 - Incentives
 - Fitness challenges between departments
 - Suggestions from employees

Debbie Moewes, HR Director
Mountain West Farm Bureau Mutual Insurance Company
dmoewes@mwfb.com